

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

**GORDON RICHARD HELMS and CATHY
ANN HELMS**

Case No. 10-80743

S.S. Nos.: xxx-xx-5496 and xxx-xx-9375

Mailing Address: 228 WESTMINSTER DR, Raeford, NC 28376-

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on April 28, 2010.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: May 24, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtors
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET
(MIDDLE DISTRICT - DESARDI VERSION)

Date: **4/6/10**
Lastname-SS#: **Helms-5496**

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral
Chase	1	House & Lot
Hoke County Tax	3	House & Lot

SURRENDER COLLATERAL

Creditor Name	Description of Collateral
None	

ARREARAGE CLAIMS

Creditor Name	Sch D #	Arrearage Amount	(See t)
Chase			**
Hoke County Tax			**
			**
			**
			**
Ford Motor Credit			**
			**
			**
			**

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral
None	

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Ford Motor Credit	2	\$349	N/A	n/a	\$349.00	2009 Ford Fusion SE
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		

STD - SECURED DEBTS @ FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
None			5.00			
			5.00			
			5.00			
			5.00			

STD - SECURED DEBTS @ 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Wachovia Dealer Ser	4	\$11,933	5.00	\$117	\$246.74	2006 Ford Escape
			5.00			
			5.00			
			5.00			

ATTORNEY FEE (Unpaid part)	Amount
Law Offices of John T. Orcutt, P.C.	\$2,800
SECURED TAXES	Secured Amt
IRS Tax Liens	
Real Property Taxes on Retained Realty	
UNSECURED PRIORITY DEBTS	Amount
IRS Taxes	\$2,400
State Taxes	
Personal Property Taxes	
Alimony or Child Support Arrearage	
CO-SIGN PROTECT (Pay 100%)	Int.% Payoff Amt
All Co-Sign Protect Debts (See*)	
GENERAL NON-PRIORITY UNSECURED	Amount**
DMI=	\$1,120
	\$67,200

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$1,888** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **1.72** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

CERTIFICATE OF SERVICE

I, WILLIAM MCDONALD, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s WILLIAM MCDONALD

WILLIAM MCDONALD

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

Internal Revenue Service (ED)**
Post Office Box 21126
Philadelphia, PA 19114-0326

Chase
PO Box 24696
Columbus, OH 43224-0696

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Chase
Cardmember Service
Post Office Box 15298
Wilmington, DE 19850-5298

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Ambulatory Anesthesia of Pinehurst
Post Office Box 190626
Nashville, TN 37219-0626

Citifinancial
Attn: Bankruptcy Dept.
Post Office Box 140489
Irving, TX 75014-0489

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Ambulatory Anesthesia of Pinehurst
Post Office Box 4540
Pinehurst, NC 28374

Citifinancial
3900 Raeford Road
Fayetteville, NC 28304-3381

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Bank of America
ATTN: Billing Inquiries
Post Office Box 15026
Wilmington, DE 19850-5026

Discover
Post Office Box 30943
Salt Lake City, UT 84130-0943

Experian
P.O. Box 2002
Allen, TX 75013-2002

Belk
c/o GE Money Bank
Post Office Box 981492
El Paso, TX 79998-1492

Discover
Post Office Box 15316
Attn: CMS/ Prod Develop
Wilmington, DE 19850

Innovis Data Solutions
Attn: Consumer Assistance
P.O. Box 1534
Columbus, OH 43216-1534

Belk
c/o GE Money Bank
PO Box 103104
Roswell, GA 30076-9104

First Health of the Carolinas
Post Office Box 3000
Pinehurst, NC 28374

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Best Buy
c/o HSBC
Post Office Box 15521
Wilmington, DE 19850-5521

First Point Collection Resources
PO Box 26140
Greensboro, NC 27402-6140

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Care One Credit Counseling
Post Office Box 129
Columbia, MD 21045

Firstpoint Collection Resources Inc
225 Commerce Place
PO Box 26140
Greensboro, NC 27402-6140

Ford Motor Credit
Post Office Box 542000
Omaha, NE 68154-8000

Kohl's
c/o Chase
Post Office Box 3043
Milwaukee, WI 53201-3043

Sams Club
c/o GE Money Bank Bankruptcy C
Post Office Box 103104
Roswell, GA 30076-3104

Ford Motor Credit Company
National Bankruptcy Service Center
Post Office Box 537901
Livonia, MI 48153-7901

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Sandhills Emergency Physicians I
Post Office Box 48305
Jacksonville, FL 32247-8305

GM Mastercard
c/o HSBC
PO Box 80082
Salinas, CA 93912-0082

Lowe's
c/o GE Money Bank
PO Box 981401
El Paso, TX 79998-1401

Sears
Post Office Box 6283
Sioux Falls, SD 57117-6283

Hoke County Tax Collector
Post Office Box 217
Raeford, NC 28376-0217

Lowe's
c/o GE Money Bank
PO Box 103104
Roswell, GA 30076

Spirit Airlines
c/o Mastercard
PO Box 13337
Philadelphia, PA 19101-3337

Internal Revenue Service
Post Office Box 21126
Philadelphia, PA 19114-0326

North Carolina Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Surgery Center of Pinehurst
10 First Village Drive
Pinehurst, NC 28374

JC Penney
Post Office Box 981131
El Paso, TX 79998

North Carolina Dept of Revenue
Post Office Box 1168
Raleigh, NC 27602-1168

Target
c/o Retailers National Bank
Post Office Box 1581
Minneapolis, MN 55440-1581

JC Penney
c/o GE Money Bank
PO Box 981402
El Paso, TX 79998-1402

North Carolina Employment Security
Commission
Post Office Box 26504
Raleigh, NC 27611

The Home Depot
PO Box 653000
Dallas, TX 75265-3000

Key Bank
c/o Citi Mastercard
PO Box 142319
Irving, TX 75014-2319

Pinehurst Surgical Clinic, PA
Post Office Box 2000
Pinehurst, NC 28374-2000

US Attorney's Office
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

Key Pacific
17 Corporate Woods Blvd
Albany, NY 12211

Sams Club
c/o GE Money Bank
PO Box 981400
El Paso, TX 79998-1400

Vector Security
70 East Business Park
131 US 70 East
Garner, NC 27529

Vector Security, Inc.
Post Office Box 89462
Cleveland, OH 44101-9462

Wachovia Bank
Mr. Mark J McClelland
PO Box 3099
Winston Salem, NC 27150

Wachovia Dealer Services
PO Box 25341
Santa Ana, CA 92799-5341

Walmart Discover
c/o GE Money Bank
PO Box 981469
El Paso, TX 79998-1469

Walmart Discover
c/o GE Money Bank
PO Box 103104
Roswell, GA 30076

Wells Fargo
Post Office Box 98795
Las Vegas, NV 89193-8795

Wells Fargo
PO Box 98795
Las Vegas, NV 89193-8795

Wells Fargo
Post Office Box 5943
Sioux Falls, SD 57117